

Remarks

In the Office Action mailed October 6, 2006:

1. Claims 1-19 were rejected under 35 U.S.C. § 112 ¶ 2 as being indefinite;
2. Claims 20 and 28 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,822,737 (Ogram); and
3. Claims 1-19, 21-27 and 29-31 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Ogram, in view of U.S. Patent No. 6,477,578 (Mhoon).

I Rejections under 35 USC § 112 ¶ 2

The claims have been amended to remove any indefiniteness they may have exhibited.

II Ogram (U.S. Patent No. 5,822,737)

Ogram is directed to a Financial Transaction System (title), but does not teach or suggest all aspects of Applicant's invention for which it is cited.

A. Ogram Does Not Facilitate Generation of a Link, for Placement in a Payor Site, for Connecting a Payee to a Third Party

In claimed embodiments of the present invention, a third party payment processor facilitates generation of computer readable instructions (e.g., a hyperlink) for a payee (e.g., merchant) to place in data page (e.g., a web page). When activated, the link functions to connect the user/payor to the payment processor and sever the payor's connection with the payee.

The portions of Ogram cited as teaching this aspect of Applicant's invention (column 2, lines 56-65 and column 4, lines 51-56) do not appear to contemplate this subject matter. The first portion addresses the "re-linking of the customer computer to the merchant computer" (column 2, lines 56-57). The second portion simply mentions that memory allows a payment processing computer to access information (column 4, lines 51-52). Neither of these portions of Ogram would spur one of ordinary skill in the art to configure a payment processor to generate, or facilitate generation of, a link for a payee to place in the payee's web page.

B. Ogram Does Not Contemplate a Payment Processor Capable of Conducting Value Exchange/Transfer Transactions

In claimed embodiments of the invention, the third party payment processor comprises a

system for transferring value between users. In particular, and as specified in the paragraph at page 7, line 22 to page 8, line 10, the payment processor may comprise a system disclosed in U.S. Patent No. 7,089,208. Claims of the application (e.g., claims 20, 28, 29) have been amended to reflect such a configuration for the payment processor.

III Selected Claims

A. **Claims 1-18 and 19**

Claims 1 and 19 specify that the third party payment processor facilitates generation of a link for redirecting a payor/customer from a payee/merchant, for the payee to place in a data page. As discussed above in Section II.A, Ogram does not appear to teach or suggest this action.

B. **Claims 20-27 and 28**

Claims 20 and 28 have been amended to specify that the third party payment processor comprises a system for exchanging value between users, as taught by U.S. Patent No. 7,089,208. Claim 22 was cancelled.

C. **Claims 29-31**

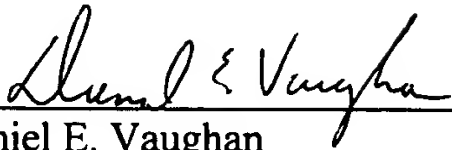
Claim 29 has been amended to specify that the third party payment processor comprises a system for exchanging value between users, as taught by U.S. Patent No. 7,089,208.

CONCLUSION

No new matter has been added with the preceding amendments. It is submitted that the application is in suitable condition for allowance. Such action is respectfully requested. If prosecution of this application may be facilitated through a telephone interview, the Examiner is invited to contact Applicant's attorney identified below.

Respectfully submitted,

Date: December 8, 2006

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